

In re:  
Charles S. Vernacchio  
Beverly A. Vernacchio  
Debtors

Case No. 20-10339-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 24, 2024

User: admin  
Form ID: 3180W

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Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Charles S. Vernacchio, Beverly A. Vernacchio, 189 Goshen Road, Schwenksville, PA 19473-2201

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 25 2024 06:33:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 25 2024 05:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 25 2024 06:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14479794	EDI: GMACFS.COM	May 25 2024 05:13:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14473146	Email/PDF: bncnotices@becket-lee.com	May 25 2024 04:21:51	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14462153	+ EDI: CRFRSTNA.COM	May 25 2024 05:13:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
14465162	+ EDI: AIS.COM	May 25 2024 05:13:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14465163	+ EDI: AIS.COM	May 25 2024 05:13:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14470294	Email/PDF: bncnotices@becket-lee.com	May 25 2024 04:08:27	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14488846	EDI: CITICORP	May 25 2024 05:13:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14457444	EDI: DISCOVER	May 25 2024 05:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14485086	EDI: JEFFERSONCAP.COM	May 25 2024 05:13:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14486612	Email/PDF: resurgentbknofications@resurgent.com	May 25 2024 05:11:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14497612	Email/PDF: resurgentbknofications@resurgent.com	May 25 2024 04:21:51	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587

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14480573	Email/PDF: MerrickBKNotifications@Resurgent.com	May 25 2024 04:20:24	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14454103	+ EDI: AGFINANCE.COM	May 25 2024 05:13:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14485511	EDI: PRA.COM	May 25 2024 05:13:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14481798	EDI: Q3G.COM	May 25 2024 05:13:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
14482538	+ Email/Text: nsm_bk_notices@mrcooper.com	May 25 2024 06:33:00	U.S. BANK NATIONAL ASSOCIATION, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
14482356	+ Email/Text: nsm_bk_notices@mrcooper.com	May 25 2024 06:33:00	U.S. BANK NATIONAL ASSOCIATION, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14733894	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2024 at the address(es) listed below:

Name	Email Address
ALYK L OFLAZIAN	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR AMERICAN GENERAL MORTGAGE LOAN TRUST 2010-1 AMERICAN GENERAL MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2010-1 amps@manleydeas.com
ALYK L OFLAZIAN	on behalf of Creditor U.S. Bank National Association amps@manleydeas.com
DAVID M. OFFEN	on behalf of Debtor Charles S. Vernacchio dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Joint Debtor Beverly A. Vernacchio dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

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DENISE ELIZABETH CARLON

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR AMERICAN GENERAL MORTGAGE  
LOAN TRUST 2010-1 AMERICAN GENERAL MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2010-1  
bkgroup@kmlawgroup.com

HAROLD N. KAPLAN

on behalf of Creditor U.S. Bank National Association hkaplan@rasnj.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR AMERICAN GENERAL MORTGAGE  
LOAN TRUST 2010-1 AMERICAN GENERAL MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2010-1  
mfarrington@kmlawgroup.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR AMERICAN GENERAL MORTGAGE  
LOAN TRUST 2010-1 AMERICAN GENERAL MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2010-1  
mimcgowan@raslg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1	<u>Charles S. Vernacchio</u>	Social Security number or ITIN	xxx-xx-9869
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Beverly A. Vernacchio</u>	Social Security number or ITIN	xxx-xx-7542
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-10339-pmm			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles S. Vernacchio

Beverly A. Vernacchio

5/23/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**